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THE RICHMOND TERMINAL

Oldest newspaper in Richmond; has the confidence and support of pioneers.

VOL. XX

RICHMOND, CALIFORNIA, FRIDAY, FEBRUARY 16, 1923

No. 7

Congested Bay Traffic Demands Quick Service

Richmond-S. F. Ferry Again the Subject of Discussion

The question of installing an automobile ferry line between Richmond and San Francisco received an impetus Monday night when the A. H. Draughen interests of Vallejo made application to the city council for a lease to operate from the municipal wharf a ferry to San Francisco for carrying vehicles.

It is claimed that the congestion on the various ferry lines running between the continental side and the peninsula demands an expansion of service, and that the time is ripe for action.

The majority of the city council were of the opinion that first served, and that the prior application of the San Francisco-Richmond ferry company represented by Mr. M. Emanuel, should have preference over all others, with the proviso that activities in installing the ferry begin at an early date. It is claimed that much stock has been sold by the ferry company, to Richmond property owners, which is fully protected.

The council's action in granting a lease of municipal land between the two wharfs will probably be decided at the next meeting of the city council.

Long Beach Is Not 'Crude' But Her Oil Is Big Asset

Long Beach, Feb. 15.—The daily production of oil from Long Beach's oil wells is now 135,000 barrels of crude daily. This is the largest production up to date.

The city's wells now more than pay the municipality's taxes and overhead. Can you beat it?

So far as the European lectures here are concerned, it is time for somebody to kick the prop from under the propaganda.

It was in THE TERMINAL.

California Diamonds Have the Real Sparkle

Oroville, Cal., Feb. 15.—California diamonds will rival the sparkling blue whites of the South African fields, if the samples taken from the Cherokee hydraulic mine prove to be dependable.

The specimens taken from the mine yesterday are said to be equal to any gems ever seen, say experts who have examined them.

Ice Packing Plant For Salinas, Cal.

Salinas, Cal., Feb. 15.—Work on the large ice packing plant to be erected here will start in a few days, according to a statement made today by one of the principal stockholders of the company. The plant when equipped will cost \$50,000.

Youths Held on Robbery Charge

Martinez, Feb. 15.—Two of eight boys arrested recently in Berkeley and charged with robbing couples while they spooned along the Alameda-Contra Costa border have been brought here to face charges of highway robbery. Both are minors. Four of the boys have been found guilty and have been committed to the state reform school.

Hearst Memorial

It is reported that preliminary work on the Hearst Memorial which is to grace the campus of the university, will begin at an early date.

S. F. Telephone Building

The Pacific Telephone and Telegraph Co. is preparing to erect a modern building at Gough and Fell streets, S. F.

The love of some women is indeed "touching."

Richmond Tax Levy Greater Than All Combined

Sacramento, Feb. 15.—The average cost to each resident in Contra Costa county will be \$49.35 in taxes for the year 1922-1923, according to the statement issued today by State Controller Ray L. Riley whose department has been busy for some time compiling data on tax burdens. Contra Costa county's total tax bill for the year 1922-1923 amounts to \$2,988,281.83. Estimating the population to be 60,330 the per capita cost is \$49.35.

According to Riley the levy includes the general county levy of \$1,614,786.88 and a special and district county levy of \$770,759.25. The balance is made up of taxes for the city of Antioch amounting to \$25,644.56; Concord, \$6,523.80; El Cerrito, \$12,340.46; Hercules, \$5,130.32; Martinez, \$60,743.40; Pinole, \$4,111.10; Pittsburg, \$34,713.55; Richmond, \$427,276.95; Walnut Creek, \$6,051.55.

These amounts according to Controller Riley will be augmented by certain other receipts from moneys distributed to the different county sources and from moneys distributed to the different political subdivisions by the state, such as school moneys at the rate of \$30 per pupil; motor vehicle moneys collected in the county, one-half of which is returned for use on highways.

Contract Let For Tracy's Postoffice

Tracy, Feb. 15.—The contract for this city's \$150,000 postoffice has been let. It is expected that work on the new building will start immediately.

ROOSTER ALSO PAID TRIBUTE

Feathered Orator Put Itself on the Program During Ceremonies in Honor of Grant.

The geese whose cackling saved Rome will please move over and make room in the zoological hall of fame for a rooster which has established a claim to historical recognition by sharing a program with the President of the United States—and breaking the long-distance crowing record into the bargain.

Shortly before the exercises in commemoration of the anniversary of the birth of Ulysses S. Grant were begun at Point Pleasant, Ohio, on April 27, the chanticleer in question, no doubt unable to master the feeling of local pride which the other fourscore inhabitants of the little village were more successful in concealing, mounted to the rostrum and crowed lustily.

The feathered orator's tribute to his honored fellow townsmen was heard distinctly in Cincinnati, 30 miles away. It happened that the bird had selected for his unsolicited addition to the program a point directly in front of the transmitter, connected by telephone wires with the Bell loud-speaking apparatus, which enabled a crowd of 20,000 people gathered in Lytle park to hear the entire program at Point Pleasant.—Christian Science Monitor.

HER PLAN

Father—Betty, I'm shocked! Your mother tells me you are engaged to three young men.

Betty—Oh, well, papa, they are all football players and when the season is over I can marry the survivor.—Boston Evening Transcript.

LOOKING AHEAD

"Young man, you couldn't begin to support my daughter."

"I could begin all right. The question is, What would be your attitude in about six months?"—Birmingham Age-Herald.

Edward Heborn Code Machine Sought by Government

Oakland, Cal., Feb. 15.—After twelve years of secret work, Edward H. Heborn of Oakland has invented a code machine which can send undecipherable messages either by wire or wireless. It is claimed that experts of the government have worked fifteen months in an endeavor to solve the code of a message and failed.

The army and navy departments of the government are interested in the invention, and it is believed the government will adopt Heborn's invention.

Ground for a \$200,000 factory has been broken on Harrison street, Oakland, between 8th and 9th streets, and it is said that soon there will be no available stock on the market for this wonderful discovery, which can almost be carried in an overcoat pocket.

General Courses

A Striking Comparison

In granting a new schedule of rates to the New York Telephone Co. the New York Public Service Commission says:

"The commission considers 7 per cent, a fair return on the value of the property of the New York Telephone Company used and useful in rendering service in 1943.

In other words the commission recognizes the necessity of allowing the company to make a return that will attract capital, give the public service and make constant extensions which are always necessary in this rapidly growing community.

Oil Investigation

The modern politician is a big man and looks for big targets at which to fire his ammunition.

In the past ten years there have been five oil investigations by the state legislature.

There is a national oil investigation by congress on the resolution of Senator La Follette. Now California has staged another oil industry investigation. These investigations cost a great deal of money to the taxpayer and to the industry affected. Never has one of these investigations yielded a constructive or helpful policy for the people.

Oil is a big national and international article of commerce, and a state legislature can affect it about as much as the tides of the ocean.

Merger Approved

The interstate commerce commission has approved the merger of the Southern Pacific and Central Pacific railroads, with the provision that the control authorized by the commission may be invalidated whenever the commission finds that the control interferes with the consummation of its final plan of consolidation of the railroads of the country into a limited number of systems.

England and France complain of "hard times caused by the war" but they aren't mentioning the 930,000 square miles of territory that they took from Germany in the way of spoils. The United States received nothing and asked nothing, but it does not want its debts paid. Certainly the chief beneficiaries of the loot of war oughtn't to be embarrassed.

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Father—Betty, I'm shocked! Your mother tells me you are engaged to three young men.

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Widow of P. McGrath to Receive \$3000 Damages

Albany, Cal., Feb. 15.—Mrs. Patrick McGrath, widow of the late Patrick McGrath, who was run down by a reckless automobile driver and killed at Main street and San Pablo last October while alighting from a street car, was awarded \$3000 damages, it was stated today by Mrs. McGrath's attorney, Frank V. Cornish of Berkeley.

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Plans for settling the difficulty between France and Germany still include the cancellation of war debts by the United States. Why this country should make any further contribution to the war debts of Europe is not explained.

Richmond Activities; News of the Week

Ash Wednesday Was the Beginning of Lent

Richmond Favored by Street Cars Bearing City's Name

Oakland, Cal., February 16.—There is much confusion among strangers who wish to take the street cars for points north starting from 14th and San Pablo avenue, Oakland. Richmond cars are about the only ones that are intelligently labeled, and the top front of the cars have the word "Richmond" imprinted in large letters, with the figure "2," the number of the car, to assist in pointing the way for strangers unacquainted with east-bay car line service.

No cars are marked "Albany" that leave Oakland bound north, but all know who are familiar with the San Pablo line that a Richmond car must pass through Albany.

There is one car out of five or more lines running north from 14th and San Pablo, Oakland, that bears the name "Berkeley," and this car travels as far north as University avenue, far from the center of the College city.

With hundreds of tourists and prospective home-seekers coming to the eastbay cities, a revision of the labeling of street cars would aid much in minimizing confusion and criticism by those who come from eastern cities where it may be less difficult to "find one's bearings."

PERSONAL MENTION

Max Michaels of Richmond is here this week visiting his son, Joe Michaels, and daughter, Mrs. S. Mills.—Clovis Independent.

H. H. Turley of Richmond, representing the California Construction Co., is in Vacaville this week trying to interest our citizens in the subject of better streets.—Vacaville Reporter.

Is Good Provider

"Well, Alice," said a Southern woman to a colored girl formerly in her employ, "I hear that you have married."

"Yassum, Ah done got me a husband now."

"Is he a good provider, Alice?"

"Yassum, He's a powerful good provider, but Ah's powerful sheered be gwine to git ketched at it.—American Legion Weekly.

It was in THE TERMINAL.

OAKLAND | Fourteenth and Clay Streets | OAKLAND

Capwells

Spring Fibre Scarfs

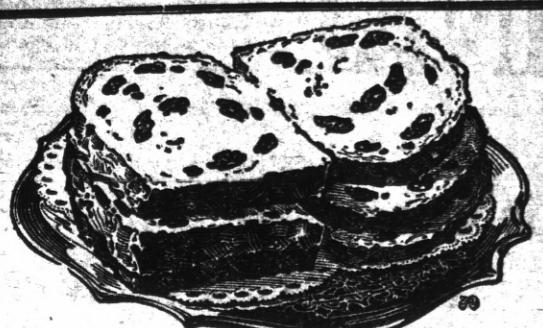
Here for the Enchantment of the Sports Outfit

A special purchase, therefore special value. Very silken in their sheen and charming in their colorings. Roman stripes and mixtures.

Two special price lots at \$2.95 and \$3.95.

Second Floor, Capwells.





Why Bake At Home when you can buy bread like it, ready baked?

COUNT the raisins—at least eight big, plump, tender fruit-meats to the slice.

Taste it—see how the raisin flavor permeates the bread.

No need to bake at home when we've arranged with bakers in almost every town and city to bake this full-fruited raisin bread.

Just 'phone and they'll deliver it—all ready to surprise the family tonight.

It comes from master bakers.

SUN-MAID RAISINS

The Supreme Bread Raisin

Your retailer should sell you Sun-Maid Raisins for not more than the following prices:

Raisins (in 12 oz. blue paper) 25c
Seedless (in 12 oz. red paper) 18c
Seedless or Seedless (11 oz. blue paper) 18c
Seedless (in 5 lbs. blue paper) 18c
Seedless (in 5 lbs. blue paper) 18c

CUT THIS OUT AND SEND IT

Sun-Maid Raisin Growers,
Dept. N-563-12, Fresno, California
Please send me copy of your free book,
"Recipes with Raisins."

NAME _____
STREET _____
CITY _____ STATE _____

10c Saves Need Buying a New Skirt

Putnam Fadeless Dyes—dyes or tints as you wish

Overcomes Illegibility.

Acting on requests to decipher illegible documents and papers, particularly those that have passed through fire without being burned to ashes, the Bureau of Standards has worked out a method that is very effective and comparatively simple. It is based on the principle that a photographic plate or film, besides being sensitive to light, is also sensitive to certain gases or vapors. The specimen under investigation is placed between two photographic plates and kept in intimate contact with the sensitized coating in the dark, for a period of two weeks in the case of fast plates. On development in the usual manner, a perfect copy of the writing and printing is obtained.—Popular Mechanics Magazine.

Decidedly Not.

Mr. Howell—"Health is better than wealth." Mrs. Powell—"Not for your prospective heirs."

One will do everything for overweight except stop eating—the obvious remedy.

After extensive research over a period of years, and the testing of tens of thousands of adults and children psychological "experts" announce that we do not progress mentally after the age of fifteen. "There is little mental growth after the age of fifteen," is the flat statement of the findings of these specialists.

That may be true of "experts"—especially medical experts, but it is silly when said of the average human being.

The brain, like other parts of the body, is developed through exercise.—Los Angeles Times.

Father Was a Black Man.

As the new colored preacher of the negro church was passing one morning he leaned over the fence to admire Sam Hill's flowers.

"Sam," he said, "I understand you have a white poppy."

Sam became dignified.

"N-o, sah," he said, emphatically, "you been hearing 'bout Samuel Johnson. My daddy's black as de ace o' spades."—London Tit-Bits.

*A necessary part
of your diet*



VARIETY in foods is essential, of course, but in providing variety do not overlook the importance of nourishment.

Crisp, delicious Grape-Nuts is a highly nourishing cereal food in unusually compact form. It supplies the rich nutrition of wheat and malted barley, including the mineral elements of these splendid grains, without which health and strength cannot be maintained.

Grape-Nuts, with good milk, is a complete food. Economical, too, because a moderate amount provides unusual nourishment.

Sold by Grocers Everywhere!

Grape-Nuts

THE BODY BUILDER

"There's a Reason"

Made by Postum Cereal Company, Inc.
Battle Creek, Michigan



Farm Expenses Take Big Jump

Huge Increase in Use of Commercial Fertilizers in Last Twenty Years Revealed.

MAKE SURVEY OF AGRICULTURE

Virgin Soil of Nation Has at Length Worn Out and Fertility Must Be Added—Hired Men Get Better Pay.

Washington.—The enigma of why American farming cannot survive under present conditions, although the prices of foodstuffs are higher than they were in any prewar year, is not the only topic dealt with in the report of the joint commission which investigated the agricultural crisis. The report itself constitutes a broad survey of farming as it is at present conducted and as such it makes clear what a change has come over the business of food production during the last 20 years.

One prime characteristic of farming today is its increased and increasing use of fertilizer. The virgin soil of the nation that once produced a heavy series of crops year after year and seemed inexhaustible in its richness has at length worn out. Not even manures and the rotation of crops can sustain its productivity. Fertility has to be added and it must be added in the form of commercial fertilizers.

At the beginning of the present century the farmers of America and principally those of the older states east of the Mississippi, were buying commercial fertilizers at the rate of about \$34,000,000 in value each year.

In 1919 they spent nearly \$330,000,000. Twenty years ago not \$4,000,000 a year was spent for fertilizers by farmers west of the Mississippi river; in 1919 the farmers of that region spent approximately \$27,000,000. The Pacific states are using nine times as much fertilizer now as they did then. These figures are evidence of the exhaustion of the soil.

Hired Men Get Better Pay.

The hired man on the farm gets better pay than he used to. His wages now, figuring in his board as part of his pay, are about three and one-half times what they were in 1908. It is costing farmers today nearly four times as much to feed their live stock as it did only ten years ago.

In ten years the farms of the nation have nearly doubled in value, due to the increasing cost of land. The average farm in 1910 was valued at \$5,471. The present value of the average farm is \$10,514, while the total present farm value is close to \$68,000,000. This represents an increase of about \$32,000,000. On this increased value interest must be paid, and the greater difficulty of making the farm pay as an investment is one of the things which is embarrassing our farming.

Frosting temperatures have been recorded at all mainland stations of the weather bureau in winters past, but they have been of infrequent occurrence along the Pacific coast and in the immediate Gulf coast sections, where they average only two to five days during the winter compared with an average of one day along the California coast.

In general, freezing weather occurs more than 100 days of the year north of southern Pennsylvania, the Ohio river and the southern parts of Missouri and Kansas, as well as throughout the mountain and plateau districts of the West. In North Dakota, eastern Montana and Wyoming freezing temperatures may be expected on more than half the days of the year, the annual record of Yellowstone park averaging 211 days. This is in marked contrast with two days at Tampa, Fla., and four days at Galveston, Texas.

As a rule, zero weather does not occur south of the state of Columbia, the western portion of Virginia, the extreme northern parts of Ten-

sas. Here there is a tractor for every nine farms.

While machinery has not increased the output of crops per acre, it has increased crop output per unit of labor.

The physical conditions of living on farms are growing better. The great number of automobiles in use—nearly 2,000,000—cars on the farms in 1920—is an indication of this. There are about 140,000 motortrucks and 250,000 tractors in use. Telephones are now installed in more than 2,500,000 American farm houses, or in almost 40 percent of them. Nearly 650,000 American farm homes have their own water and sewerage systems. About 450,000 of them are lighted by gas or electricity.

Science, while it has done much, has not yet rescued the farmer from the business hazards of weather, destructive insect pests, or plant and animal diseases. The commission believes much more can be done to render farming less exposed to these risks.

Hand in hand with the increase in the value of the farm lands has gone an increase in the total mortgage on

Famished Elk Feed on His Stacked Hay

Deadwood, S. D.—John Guldinger, a rancher living about one mile from the South Dakota boundary line in Wyoming, is having difficulty saving his hay supplies from a herd of about one hundred and fifty elk which are roaming the region near his ranch.

Guldinger had stacked his hay and had surrounded it with fences, but the famished elk break through the fences with ease and alink his haystacks. He says the state of Wyoming refuses to reimburse him for his hay losses. It is against the law to kill elk, so he is confronted with a serious problem, being in danger of losing all his hay supplies unless he constantly stands guard over his stacks.

those lands. The lands themselves have nearly doubled in value, but the mortgage has considerably more than doubled. It is estimated that the present total mortgage debt on American farms is \$8,600,000,000, as against approximately \$3,800,000,000 in 1910. On the average the interest rate on the farm debt at present is 6.1 percent.

Is Coldest Spot in United States

Devils Lake, N. D., Has Zero Temperature or Lower One-Fifth of Days of Year.

WEATHER RECORDS ANALYZED

Long and Severe Winters in Northern States Contrast With Mild Winters in Southern States.

Washington—Devils Lake, North Dakota, with an average of nearly one-fifth of the days of the year when temperatures are as low as zero or lower and more than one-half of the days of the year when it is freezing or lower, holds the record as the country's coldest place.

Temperature conditions vary greatly in the United States during the winter season, an analysis of records of the weather bureau show. Long and severe winters in the northern states, with North Dakota, Minnesota, northern Michigan and northern Vermont having the most severe weather, contrast sharply with the mild winters of the southern states, but in summer the difference is not nearly so great.

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IN WHITE HOUSE PLAY



Baby Sylvia Frogs, eight-year-old member of the National Stage Service club, who will appear at the White House next month in "Cheer Up America," in honor of Mrs. Warren G. Harding, wife of the President. Fifteen children compose the cast of the show.

nesssee and Arkansas, and central Oklahoma, although during the cold wave of 1920 the zero line was carried to the east Gulf coast.

In the average winter the temperature falls to zero on five days as far south as southern Pennsylvania, central Indiana, Illinois and Missouri and southeastern Kansas. In the central-northern districts between the western upper lake region and the Rocky mountains it occurs with much greater frequency, the average ranging from forty to sixty days or more.

The influence of Lake Michigan in modifying severe temperatures is evident from the fact that Grand Haven, on the eastern side of the lake, shows only three days with zero temperature, while Milwaukee, on the opposite side of the lake and at about the same latitude, has an average of four days.

Extremely low temperatures are comparatively less frequent than moderately cold weather in the Rocky mountain areas when compared with the central-northern states. This is shown by Denver's average with 145 days of freezing weather and only nine days with zero temperatures, while Bismarck, N. D., averages 182 days with freezing and 58 days with zero.

Horse Gets Up on Hearing Policeman Say He'll Shoot

Cleveland, O.—Frank is a white horse with a naturally meek expression, who finds a rubbish wagon for the city. The other day Frank fell on the snow-covered street.

All attempts to get him to his feet failed.

A policeman said: "Well, I guess I'll have to shoot him and put him out of his misery."

Frank stirred and got to his feet.

Find New Curative Element. Philadelphia—Public announcement of the discovery of therapeutic properties in the chemical element known as "Germanium," was made by Dr. John H. Mueller, professor of chemistry at the University of Pennsylvania. He said it promised to be of great value in the treatment of "secondary" anemia.

DYED HER DRAPERIES, SKIRT AND A SWEATER WITH "DIAMOND DYES"

Each package of "Diamond Dyes" contains directions so simple that any woman can dye or tint faded, shabby skirts, dresses, waists, coats, sweaters, stockings, hangings, draperies, everything like new. Buy "Diamond" everything else, too. Your personal home dyeing is guaranteed, even if you have never dyed before. Tell your druggist whether the material you wish to dye is wool or silk, or whether it is linen, cotton, or mixed goods. Diamond Dyes never streak, spot, fade, or run. So easy to use.—Advertisement.

In Plunkett. "Why don't you people pave your streets?"

"You motorists would only flash through them without viewing our bustling town."

Shave With Cuticura Soap. And double your razor efficiency as well as promote skin purity, skin comfort and skin health. No mug, no slimy soap, no germs, no waste, no irritation even when shaved twice daily. One soap for all uses—shaving, bathing and shampooing.—Advertisement.

A Tooter. "A man dat brags about hisself," said Uncle Eben, "is generally like a silver wher' nuffin' ain' workin' but de horn."—Washington Star.

EYES SORE! Dr. Isaac EYEWATER

A reliable and speedy remedy since 1884. Buy it at your druggist's or at the Drug Store on River Street, Troy, N. Y. BOURLET BROS.

Gratitude always blooms fairest in the soil of expectancy.

Calumet is a High Grade Baking Powder, Moderate in Price

Never accept "Just as Good" Brands; it will only mean disappointments and failures on bake-day, which are expensive.

Calumet is a High Grade Baking Powder, Moderate in Price

When you use it you never spoil any of the expensive ingredients used—such as flour, sugar, eggs and milk.

The sale of Calumet is 2½ times as much as that of any other brand.

THE WORLD'S GREATEST BAKING POWDER

Life.

Man is miserable until he gets something that isn't good for him, and it makes him so happy that he gets down-right miserable wishing he didn't have it.

Some men are known by the work they refuse to do,

Heaven helps those who help others to help themselves.

Being satisfactory to everybody is a genuine hardship.

The man who pays as he goes sometimes goes broke.

Shown by the Evidence.

"Maud said she puts her very heart into her cooking."

"She must have been heavy-hearted when she made this cake."—Boston Transcript.

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'AT AGE 71, FINDS HOUSEWORK EASY

Mrs. Jennings Says Tanlac Restored Strength After "Flu"
Attack and Ended Stomach Trouble.

"I was almost an invalid and Tanlac built me up to a strong, well woman. I consider it my best friend." is the grateful and characteristic statement of Mrs. Emma Jennings, residing at Clearwater, Cal.

"An attack of the grippe left me completely broken down. My stomach felt sick, my legs and arms so tired and weak I could hardly use them, and I scarcely had energy and strength to dress myself. I just kept getting weaker in spite of all I could do and, as I am seventy-one, I had begun to think my age was against me ever getting well."

"Almost from the day I began taking Tanlac I commenced to feel stronger. So I kept picking up with every bottle until now I can easily do all my housework, for I am feeling fine. I wouldn't be without Tanlac in the house. It is just grand."

Tanlac is for sale by all good drug stores. Over 25 million bottles sold—Advertisement.

She'll Get It Anyhow.

Nipp—"A woman always wants the last word." Tuck—"And man can never a lot of time by letting her have it."

Hall's Cataract Medicine

Those who are in a "run down" condition will notice that Cataract bothers them more when they are not in good health. This fact proves that while Cataract is a local disease, it is greatly influenced by constitutional conditions. Hall's Cataract Medicine contains a special ointment which quickly relieves by local application and the internal medicine a tonic which assists in curing the general health.

It has been used for over 40 years.

J. J. Cheney & Co., Toledo, Ohio.

Never judge what she thinks by what she says.

Mother's of the World
Mothers! Write for 32-page Booklet, "Mothers of the World".
Pat. Pending.
Lloyd
Loom Products
Body Coverings & Furniture
Use This Coupon
The Lloyd Mfg. Company, Toledo, Ohio.
Wash. D. C.
Milwaukee, Wis.
Cleveland, Ohio.
SOLD EVERYWHERE

RYZON
BAKING POWDER
you use less

The Boycott.
The word boycott means to combine to refuse to work for, deal with, associate with or assist a person; a species of excommunication; to place merchandise under a ban to prevent its sale. It was a method of intimidation adopted by the Irish Land League in 1880, and Captain Boycott was one of its first victims.

Not Guilty.
Conductor—Shawmokin! Shawmokin!
Irish Passenger—No, playing cards.
Penn State Froth.

"FLU"

Prevent the "FLU" and
GRIFFE by stopping
Coughs and Colds

FOLEY'S
HONEY TAR
Established 1875

Largest selling cough medicine in the World
W. N. U., Salt Lake City, No. 6-1923.

Papa's Spelling Bee.
A youngster who stuck at the spelling of "acquaintance" was advised by his father to consult a dictionary. This, however, failed to settle the point, and father himself called for the book to be brought to him.

"Silly boy," he snapped. "Of course, you wouldn't find it under 'A'. Surely you know better than that. Look under 'A'."—London Tit-Bits.

Refreshes Wary Eyes
When You See Red Dull
and Dry Eyes
MURINE
Eyes Every

MURINE
Eyes Every

Something to Think About

By F. A. WALKER

LOVE OF SOLITUDE

THE truly great, the large-souled men and women who delight in going afield in the mystic realm of thought, you will find are ardent lovers of solitude.

They are never lonely wherever they may be, for they have found the way to happiness by getting acquainted with themselves, whose companionship they prefer to any other.

Washington chose solitude when he prayed for strength and guidance in the forest; Lincoln knew nothing of loneliness when he lay upon the floor of his log cabin before the glow of a hearth fire studying by its faint light and pondering the subject matter of his lessons; the late John Wanamaker solved his most difficult business problems in privacy.

The men and women of distinction illuminate the world by dazzling achievements, born to them in their quiet hours of isolation. Their works flare up like mighty torches to light the path of the faltering and disheartened.

The greatest writers do their best work in solitude, often in the night, when voices are hushed and silence is supreme.

And so do painters and presidents; kings and capitalists, students and inventors.

There is nothing more inspiring to thinking minds than quietude; nothing so grandly sublime and impressive

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Uncommon Sense

By JOHN BLAKE

YOUR ENEMIES

ONE of the most successful public men in this country began life by making an enemy. This enemy was the kind of an enemy that Mark Twain called "permanent" and reliable.

He was on the job all the time. He had a diabolical ingenuity, which he employed in devising ways and means to keep the public man out of office and to blight his political ambitions. Sometimes he succeeded. Often he didn't.

For the very fact of his enmity kept the other men keyed up to the highest pitch.

He knew that a single mistake of judgment would bring his enemy down upon him. He avoided even the appearance of evil lest he be put into a false position.

And he himself confesses today that he owes his present eminence, which is very great, to the keenness and alertness of that implacable enemy.

We never succeed without battles, and battles are always between enemies.

The course of success is as rough as the course of true love.

Moving along slowly and easily dulls the senses, as slipping downstream over the water in a canoe induces drowsiness.

To go upstream in a boat you must battle with the current. The battle develops muscles, and after a few of

as a canopy of stars in a still night when one is far away from the noisy haunts of men with one's own thoughts.

Only in solitude can man find himself. It was in solitude on the sea shore that Demosthenes found himself, whence he came and stirred the people of his time with such oratory as had never been heard.

Real nobility of the soul dwells only in the men and women who care nothing for social gatherings and frivolities. Such men and women prefer to be alone with their muses, where they find their greatest pleasure in study, meditation and exploration, from which the human family ultimately derive benefit.

The best in science, in art and in literature comes from the people who choose seclusion in preference to the glamour of bright lights and the folly of merry-making among turbulent crowds, barely able to find their way about, add up a column of figures, or tell offhand the number of square feet in a square mile.

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RAILROAD GUARANTY FALLACY

Is Hit by Southern Pacific President in Address to Live Stock Men

LOS ANGELES (Special)—Neither the Transportation Act of 1920 nor any other law, state or federal, guarantees any income whatever to the railroads. Wm. Sprout, President of the Southern Pacific Company, pointed out in an address before the American National Live Stock Association, which has just completed its 26th annual convention here.

"There is no guarantee that any railroad shall earn even one per cent," said Mr. Sprout. He showed that the Transportation Act of 1920 "merely makes a declaration that if any railroad happens to earn up to a certain percentage (fixed by the Interstate Commerce Commission at 5 1/2% on the value of the physical property used for transportation purposes), it will not be considered in excess of a reasonable return."

On Physical Valuation

Stocks and bonds of railroads have nothing to do with the figure upon which they are permitted to earn a reasonable return, if they can, under economical and efficient management, Mr. Sprout said.

A railroad may have outside properties, but unless the property is actually devoted to railroad business it is not considered in fixing a valuation upon which a reasonable return is permitted, the railroad president showed.

Mr. Sprout reviewed briefly the war time experiences of the railroads that loaded them with increased operating expenses with which they are still largely burdened. He referred also to the collapse in business generally that followed the war. He continued:

"Gradually this country, with the capacity for survival and revival that belongs to a new and glorious and progressive nation, has come up until

today your chairman informs you that the cattle business is coming into its own again. The railroad business is gradually coming along until we are in hopes—but so far it is only in hopes—that it too will come into its own again.

"But in the meantime it is proper that I should say to you that the increase in our operating costs has been so great and the increase in taxation has been so great that it is impossible for the railroads to make substantial reductions, or for the authorities of government to produce substantial reductions in the freight and passenger rates of this country, unless we are to give the country a new set-back in which your business would share as well as our own.

Success Together

"All the phases of our national life prove to us that we progress together, we go back together, we fall together. There is no such thing in this country as class success; there is no such thing as the success of one industry when the others are floundering, unless under the abnormal conditions created by war."

After referring to some of the problems of the cattle industry, Mr. Sprout said the Southern Pacific Company, realizing the perishable nature of livestock shipments, is interested in furnishing industries with the fastest and most efficient transportation service. In conclusion he said:

"We can both settle down to a basic fact, that neither can flourish unless upon the basis of reasonable returns, and as we accord to you that right we simply ask you to accord to us that basic right. We can all work to the common basis of creating that state of efficient service and of justice in the public mind which will reward good service with just returns."

THE TERMINAL

GEO. W. RYAN, Publisher and Editor

ISSUED EVERY FRIDAY.
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FRIDAY, FEBRUARY 16, 1923.

Virtue Its Own Reward

Anyone who wants to do what is right and is criticized for trying it, can get a deal of comfort every time that Washington's and Lincoln's birthdays come around.

Washington was to the day of his death criticised, occasionally by prominent men. He was often vilified. The little men in the continental congress opposed him whenever they could. The firmness and courage that made him a successful general enabled him to disregard popular condemnation and to go on doing what he held to be right.

Today the very names of his enemies are unknown to all save historians. His worshippers are numbered by the millions.

Of Mr. Lincoln exactly the same things can be said—except that he dealt with a hybrid congress.

Trickery and wrong never succeed in the long run, and never will.

The Sucker List

Lists of men and women are made up and sold as persons who are easily gullible in the matter of selling worthless stocks, bonds, etc. Promoters and stock brokers of shady reputation and unreliable performance use these lists to unload all kinds of easy money propositions, paying fabulous dividends. Even holders of government bonds are catalogued in the "sucker list" if their names were obtainable.

The monetary help bestowed by the lists is that to the financial pirates and sharks they show who have funds or are investors.

These form the pasture on which financial fakirs intend to fatten themselves.

Persons of ordinary intelligence will consult a trustworthy banker before investing in any security.

Good Chance to Experiment

At Lausanne the British, French and the delegates of other nations are trying to bring the Turks to terms. The bickering is being done by the officials of the countries. War is likely to be declared by the ruling powers of some of the countries. Before war is declared by the officials of any of the nations let the question of war or no war be submitted to the people, let the plain people, those who are to fill the ranks and the grave; those who are likely to starve; and those who pay the taxes vote yes, or no.

It has been proven that the higher-ups cannot prevent wars.

International News

The busy man, anxious to get from the morning paper as much as possible, cannot but feel obliged by a full sized cut and a quarter column on the front page of the marriage of one of the Vanderbilts to "the co-respondent" in his late wife's divorce suit.

Journalistic enterprise is to be praised. Whether a Vanderbilt did or did not marry his will-o'-wisp, is an important question.

Saving the Light

The German government is reported to have applied some of the real money it has cached out towards the purchase of its paper marks. Germany may yet put herself on solid ground by dealing honestly with the world. Confidence is truly a plant of slow growth, but it does grow whenever given a chance. Since peace was declared Germany has failed to cultivate the plant—at least as faithfully as she once cultivated the Krupp plant. Too bad!

The worst pest of today is the pessimist.

TRUTHFUL MAN



NOTICE OF AGREEMENT OF SALE AND PURCHASE BETWEEN RICHMOND SAVINGS BANK AND MERCANTILE TRUST COMPANY, PURSUANT TO SECTION 31 OF THE CALIFORNIA BANK ACT.

NOTICE is hereby given that under date of Oct. 5, 1922, an agreement of sale and purchase was entered into, pursuant to Section 31 of the California Bank Act, by and between Richmond Savings Bank, a California banking corporation, having its principal place of business in Richmond, California, and Mercantile Trust Company, a like corporation, having its principal place of business in San Francisco, California, wherein the said Richmond Savings Bank agreed to sell and the said Mercantile Trust Company agreed to purchase the business and assets of said Richmond Savings Bank for and in consideration, among other things, of the assumption by said Mercantile Trust Company of the payment in full, on demand, of all claims of and liabilities to the depositors of said Richmond Savings Bank; and wherein it was further provided that any and all transfers of said deposits are and shall be subject to the right of every depositor of said selling bank to withdraw his deposit in full, on demand, after such transfer, irrespective of the terms under which said deposit may have been made with said selling bank; and

NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that pursuant to permit duly issued by said Superintendent of Banks on October 9, 1922, said Mercantile Trust Company has established and is now operating a Branch Office in said premises heretofore occupied by said Richmond Savings Bank in Richmond, California.

16. 1922. San Francisco, California, Oct.

(Seal)
MERCANTILE TRUST COMPANY.
By JOHN S. DRUM, President.
By R. M. Welch, Secretary.

Jan 19-Febr 6
NOTICE OF AGREEMENT OF SALE AND PURCHASE BETWEEN FIRST NATIONAL BANK OF RICHMOND AND ITS LIQUIDATING AGENT OR LIQUIDATING COMMITTEE AND MERCANTILE TRUST COMPANY, PURSUANT TO SECTION 31 OF THE CALIFORNIA BANK ACT.

NOTICE IS HEREBY GIVEN that under date of October 5, 1922, an agreement of sale and purchase was entered into, pursuant to Section 31 of the California Bank Act, by and between First National Bank of Richmond, a National banking association, having its principal place of business in Richmond, California, and its Liquidating Agent or Liquidating Committee, and Mercantile Trust Company, a California banking corporation, having its principal place of business in San Francisco, California, wherein the said First National Bank of Richmond and its Liquidating Agent or Liquidating Committee agreed to sell and the said Mercantile Trust Company agreed to purchase the business and assets of said First National Bank of Richmond, for and in consideration, among other things, of the assumption by said Mercantile Trust Company of the payment in full, on demand, of all claims of and liabilities to the depositors of said First National Bank of Richmond; and wherein it was further provided that any and all transfers of said deposits are and shall be subject to the right of every depositor of said selling bank to withdraw his deposit in full, on demand, after such transfer, irrespective of the terms under which said deposit may have been made with said selling bank; and

NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that said Mercantile Trust Company has established and is now operating a Branch Office at the premises heretofore occupied by said First National Bank of Richmond, in Richmond, California.

Dated, San Francisco, California, Oct.

16. 1922. (Seal)
MERCANTILE TRUST COMPANY,

By John S. Drum, President.
By R. M. Welch, Secretary.

Jan 19-Febr 6
NOTICE OF AGREEMENT OF SALE AND PURCHASE BETWEEN BANK OF RICHMOND AND MERCANTILE TRUST COMPANY, PURSUANT TO SECTION 31 OF THE CALIFORNIA BANK ACT.

NOTICE IS HEREBY GIVEN THAT under date of October 5, 1922, an agreement of sale and purchase was entered into, pursuant to Section 31 of the California Bank Act, by and between BANK OF RICHMOND, a California banking corporation, having its principal place of business in Richmond, California, and MERCANTILE TRUST COMPANY, a like corporation, having its principal place of business in San Francisco, California, wherein the said Bank of Richmond agreed to sell and the said Mercantile Trust Company agreed to purchase the business and assets of said Bank of Richmond, for and in consideration, among other things, of the assumption by said Mercantile Trust Company of the payment in full, on demand, of all claims of and liabilities to the depositors of said Bank of Richmond; and wherein it was further provided that any and all transfers of said deposits are and shall be subject to the right of every depositor of said selling bank to withdraw his deposit in full, on demand, after such transfer, irrespective of the terms under which said deposit may have been made with said selling bank; and

NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that pursuant to permit duly issued by said Superintendent of Banks on October 9, 1922, said Mercantile Trust Company has established and is now operating a branch office in said premises heretofore occupied by said Bank of Richmond, in Richmond, California, as its main office.

Dated, San Francisco, California, Oct.

16. 1922. (Seal)
MERCANTILE TRUST COMPANY,

By John S. Drum, President.
By R. M. Welch, Secretary.

Jan 19-Febr 6
NOTICE OF AGREEMENT OF SALE AND PURCHASE BETWEEN RICHMOND SAVINGS BANK AND MERCANTILE TRUST COMPANY, PURSUANT TO SECTION 31 OF THE CALIFORNIA BANK ACT.

NOTICE IS HEREBY GIVEN that under date of October 5, 1922, an agreement of sale and purchase was entered into, pursuant to Section 31 of the California Bank Act, by and between RICHMOND SAVINGS BANK, a California banking corporation, having its principal place of business in Richmond, California, and MERCANTILE TRUST COMPANY, a like corporation, having its principal place of business in San Francisco, California, wherein the said Richmond Savings Bank agreed to sell and the said Mercantile Trust Company agreed to purchase the business and assets of said Richmond Savings Bank for and in consideration, among other things, of the assumption by said Mercantile Trust Company of the payment in full, on demand, of all claims of and liabilities to the depositors of said Richmond Savings Bank; and wherein it was further provided that any and all transfers of said deposits are and shall be subject to the right of every depositor of said selling bank to withdraw his deposit in full, on demand, after such transfer, irrespective of the terms under which said deposit may have been made with said selling bank; and

NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that pursuant to permit duly issued by said Superintendent of Banks on October 9, 1922, said Mercantile Trust Company has established and is now operating a Branch Office at the premises heretofore occupied by said Richmond Savings Bank in Richmond, California.

Dated, San Francisco, California, Oct.

16. 1922. (Seal)
MERCANTILE TRUST COMPANY,

By John S. Drum, President.
By R. M. Welch, Secretary.

Jan 19-Febr 6
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NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that pursuant to permit duly issued by said Superintendent of Banks on October 9, 1922, said Mercantile Trust Company has established and is now operating a Branch Office at the premises heretofore occupied by said Richmond Savings Bank in Richmond, California.

Dated, San Francisco, California, Oct.

16. 1922. (Seal)
MERCANTILE TRUST COMPANY,

By John S. Drum, President.
By R. M. Welch, Secretary.

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NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that pursuant to permit duly issued by said Superintendent of Banks on October 9, 1922, said Mercantile Trust Company has established and is now operating a Branch Office at the premises heretofore occupied by said Richmond Savings Bank in Richmond, California.

Dated, San Francisco, California, Oct.

16. 1922. (Seal)
MERCANTILE TRUST COMPANY,

By John S. Drum, President.
By R. M. Welch, Secretary.

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NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that pursuant to permit duly issued by said Superintendent of Banks on October 9, 1922, said Mercantile Trust Company has established and is now operating a Branch Office at the premises heretofore occupied by said Richmond Savings Bank in Richmond, California.

Dated, San Francisco, California, Oct.

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